Express Mail Label No.

PTO/SB/05 (11-00)

or use through 10/31/2002. OMB 0651-0032 Appro

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE Under the paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

UTILITY PATENT APPLICATION **TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Atton	ney Docket No.	60709-00011	100					
First	Inventor	Starkman C. Hartley						
Title	METHODS AND SYSTEMS FOR DETERMINING ROLL R							
	OF LOANS							
Expre	ess Mail Label No.	EL319733448US	7					

							-								7
	APPLICATION ELEMENTS							Assistant Commissioner for Patents ADDRESS TO: Box Patent Application Washington, DC 20231							
ŀ		See MPEP chapter 600 concerning utility patent application contents. Fee Transmittal Form (e.g.,PTO/SB/17)												4-51	
	1. 🛛		l, and a duplicate for fee		7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)										
	2. 🔲		ims small entity status.					8. (If applicable, all necessary)							sion
	3. 🔯	Specification	į	Total Page	s 15	1	а. Г	٦ C	omputer l	Reada	ble Fo	rm (CRF)			
		(Preferred arrange		b. Specification Sequence Listing on:											
		- Descr	iptive title of the Inver	ntion			D	opeci i i		-		•	\.		
			References to Relate				I. [= -		OI CD	-R (2 copi	es);	OI		
		 Statement Regarding Fed sponsored R & D Reference to sequence listing, a table, or a computer 					_	ii. ☐ Paper ☐ Statements verifying identity of above copies					•		
		progra	ım listing appendix		or a computer		С. [J S	tatement	s verif	ying id	entity of a	bove	e copies	3
		Background of the Invention Brief Summary of the Invention					ACCOMPANYING APPLICATION PARTS								
Ŧ			Description of the Dra		d)										
7			ed Description	• ,	•		9. 🔲	As	Assignment Papers (cover sheet & document				t(s))		
		- Claim - Abstra	n(s) ract of the Disclosure				10. 🔲	37 (w	CFR 3.7 hen then	73(b) S e is an	Statem eassig	nent (nee) 🔲 I	Pow	er of Att	torney
≜	4. 🛛	Drawing(s) (35	USC 113)	Total Shee	ots 4	ı	11.	Er	nglish Tra	nslati	on Do	cument (if	appi	licable)	
= i	5.	Oath or Declara	tion [s				☐ Information Disclosure Copies of ID Statement (IDS)/PTO-1449 ☐ Citations)S	
		a. Newly executed (original or copy)					13. 🔲	Pr	Preliminary Amendment						
ė		b. Copy fr	.63(d)) completed)		14. 🔯	(S	hould be	speci	fically	rd (MPEP : itemized)		•			
		i. DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s)					15. Certified Copy of Priority Document(s) (If foreign priority is claimed)								
			named in the prior ap		ation, see 37 CFR			Re	Request and Certification under 35 U.S.C. 122					22	
3	1.00(0)(2) and 1.00(0).										icant n	nust attacl	1 for	m PTO/	/SB/35 or
3								its	its equivalent.						/f
-		Application Data	unlication Data Shoot See 27 CED 4 76					Other: Declaration and Power of Attorney identification purposes only)				ney (tor			
	6. Application Data Sheet. See 37 CFR 1.76							17. ☐ Other: identification purposes only) Certificate of Express Mailing							
- }	18 If	a CONTINUING	APPLICATION, check	c annronriat	e hoy and s	unaly the	requie	ite in							dment or
- 1			ata Sheet under 37 C		c box, and s	apply the	requia	one iii	ioiiiatioi	Delov	v and	iii a pieiiiii	III ai	y amend	unient, or
		Continuation		isional	ПС	ontinuatio	on-in-pa	art (C	IP) of	prior a	applica	ation No.:		,	
		plication information			Examiner:				. ,			p/Art Unit:			_
		•		The entire		the prior	applicat	ion. fr	om which	an oat		_		— nplied w	nder Box
	5b, is c	onsidered a part o	DIVISIONAL APPS only: f the disclosure of the a relied upon when a po	ccompanying	g continuatio	n or divis	ional ap	plicat	ion and is	hereb	y inco	rporated by	refe	rence.	The
F	meo.pe	radon <u>can omy</u> ba	Tened apon when a po-		ORRESPO					ppiicati	on par				
ı		-4	- D O- d- 1 - 1 - 1	 		******		$\neg \tau$							
L	Customer Number or Bar Code Label (Insert Custom No. or Attach bar co								or 🛛 Co	теѕро	onden	ce address	s bel	ow	
Name John S. Beulick															
			Armstrong Teasdale LLP												
- 1-	Address		One Metropolitan Sq., Suite 2600												
	City		St. Louis		Missouri				Zip Code 63102						
	Country US Telephone (314) 6)			Fax	(314) 62	1-50)65	
Name (Print/type) Patrick W. Rasche Re									istration N	Vo. (Al	tomev	//Agent)	3	7,916	
H	Signa		04 10	1)						Date		Decembe			

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Land that that the man the transfer of the transfer of the that that the transfer of the trans

£: į. ė.

Last the last than the

Approve

U.S. Patent and Tradema ce: US DEPARTMENT OF COMMERCE Under the paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number

		Complete If Known						
FEE TRANSMIT	TAL	Application Number						
for FY 2001		Filing Date						
		First Named Inventor	Starkman C. Hartley					
Patent fees are subject to annual re	vision.	Group Art Unit						
		Examiner Name						
TOTAL AMOUNT OF PAYMENT	(\$)728.00	Attorney Docket Number	60709-00011					

METHOD OF PAYMENT (check one)								FEE CALCULATION (continued)						
The Commissioner is hereby authorized to charge indicated fees and						3.	ADDIT	IONAL	FEES					
The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:						Large	Entity	Small	Entity					
Deposit Account 01-2384						Fee	Fee	Fee	Fee	F				
Number		-2304					Code	(\$)	Code	(\$)		scription	Fee Paid	
Deposit		_			_		105 127	130 50	205 227	25	Surcharge - late filin Surcharge-late provi	~		
Account Name	L							400	100		fee or cover sheet			
Name	_						139 147	130 2520	139 147		Non-English specific			
			lditional Fee 1.16 and 1.								For filing a request f reexamination			
٠			s small enti				112	920°	112		Requesting publicati to Examiner action	ion of SIR prior		
							113	1840*	113		Requesting publicati Examiner action	ion of SIR after		
2.	Payme	nt Enclos	ed:				115	110	215	55	Extension for reply v	vithin first month		
	Check		redit Card	☐ Money Order	Ot	her	116	390	216	195	Extension for reply v Month	vithin second		
			FEE CA	LCULATION			117	890	217	445	Extension for reply v	vithin third month		
1. BAS	SIC FILIN	G FEE					118	1390	218		Extension for reply v	vithin fourth		
1	Entity	Consti	F mails .				128	1890	228		Extension for reply v	vithin fifth month		
Large Fee	Fee	Small Fee	Entity Fee				119	310	219	155	Notice of Appeal			
Code	(\$)	Code	(\$)	Fee Description	Fee F	Paid	120	310	220	155	Filing a brief in supp	ort of an appeal		
404	740	004					121	270	221	135	Request for oral hea	ring		
101 106	710 320	201 206	355 160	Utility Filing Fee Design Filing Fee		710.00	138	1510	138		Petition to institute a proceeding	public use		
107	490	207	, , , , , , , , , , , , , , , , , , ,					110	240	55	Petition to revive - u	navoidable		
108	710	208	355	Reissue filing Fee			141	1240	241	620	Petition to revive – u	nintentional		
114	150	214	75	Provisional Filing Fee			142 143	1240	242	620	Utility issue fee (or re	eissue)		
	SUBTOTAL (1) 710.00							440	243		Design issue fee			
				332.3(.)			144	600	244		Plant issue fee	ļ		
2. EX1	RA CLA	IM FEES					122	130	122		Petitions to the Com	ł		
				dra Fee From			123	50	123		Petitions related to p applications	rovisional		
Claims Below Fee Paid Total Claims 21 -20** 1 x 18.00 = 18.00							126	180	126	180	Submission of Inform Stmt	nation Disclosure		
Total Claims 21 -20** 1 x 18.00 = 18.00 Independent Claims 3 -3* 0 x 80.00 = 0 Multiple Dependant x =						,,,	581	40	581	40	Recording each patent assignment per property (times number of properties)			
	Large Entity Small Entity						146	710	246	355	Filing a submission a			
	Fee Fe \$) Co	e Fee ode (\$)		Fee Description			149	710	249	355	rejection (37-CFR 1. For each additional i	nvention to be		
	18 20 80 20	-		n excess of 20 dent claims in excess of 3			179	710	279	355	examined (37 CFR 1 Request for Continue			
	70 20		•	dependent claim, if not pa	id		169	900	169		(RCE) Request for expedite	d avamination		
109	80 20	9 40		e independent claims ove		al patent	of a design application							
110 18 210 9 **Reissue claims in excess of 20 and over							Other fee (specify)							
original patent													1	
SUBTOTAL (2) 18.00 18.00 18.00							*Reduced by Basic Filing Fee Paid SUBTOTAL (3)							
SUBMI								Con	nplete (if applicat	ole)				
Name (Print/Type) Patrick W. Rasche Registrat (Attorney											(314) 621-5070)		
Signature Pato W. Ruhe								Date December 29				29, 2000		

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.





CERTIFICATE OF MAILING BY EXPRESS MAIL TO THE COMMISSIONER OF PATENTS AND TRADEMARKS

xpress Mail mailing label number: EL319733448US

Date of Mailing: December 29, 2000



I certify that the attached patent application of STARKMAN C. HARTLEY which claims benefit of U.S. Provisional Application No. 60/173,902 for METHODS AND SYSTEMS FOR DETERMINING ROLL RATES OF LOANS, including:

- Certificate of Mailing Via Express Mail (1 page)
- Utility Patent Application Transmittal (1 page)
- Fee Transmittal (in duplicate) (1 page)
- Declaration and Power of Attorney (2 pgs.) (for purposes of-identification only)
- Eleven (11) pages of specification; three (3) pages of claims; one (1) page of abstract
- Four (4) sheets of drawings
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.

Patrick W. Rasche, Reg. No. 37,916

Armstrong Teasdale LLP

One Metropolitan Square, Suite 2600

St. Louis, MO 63102

314/621-5070